CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Cleo Achterberg
Unit 339, Pallas Ring 10

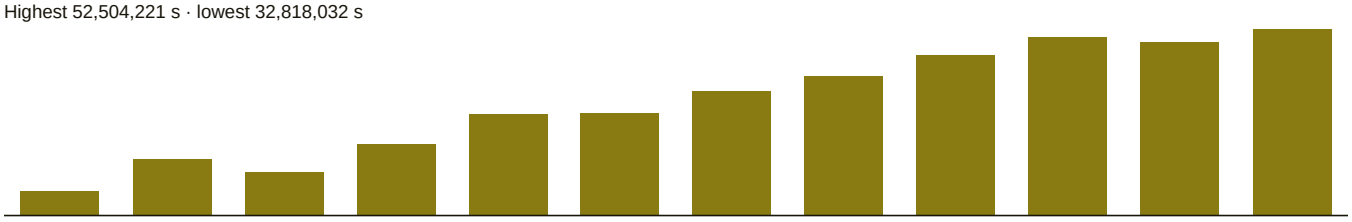
Account 8564-1525-0708
Period 1–31 January 3025
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
50,910,571 s	**+1,785,420 s**	**-191,770 s**	**52,504,221 s**

Date	Description	Amount (s)	Balance (s)
17 Jan	Slippage fee (L4 Habitat, 6 transfers)	-3,600	50,906,971
	Harbourfront Shipping pays its share of the crossing by a separate instruction. The instruction arrives 31 days before the transfer and is charged for the waiting. The Bank has been asked whether a fee for waiting is a fee for slippage. It is, and it is shown on this line as one. Ref. CIBT-3025-C229-6		
18 Jan	ATM withdrawal: L4 Habitat	-172,800	50,734,171
	The teller noted that you asked her to hold the cash while you decided whether to keep it. She held it. The decision is recorded as yours. Ref. CIBT-3025-1BE2-6		
18 Jan	Deposit: Hall E	+1,198,405	51,932,576
	Harbourfront Shipping pays a share of each deposit into your account on the first morning of the month, and the sum is entered before the window is open, the officers counting it by lamp. The slip arrives with a pebble from a shore, labelled in pencil tucked behind it. Ref. CIBT-3025-85CC-5		
26 Jan	Payroll credit: Harbourfront Shipping	+434,284	52,366,860
	Your wages from Harbourfront Shipping arrive every second Friday, and the Bank has learned to expect them on the day rather than after it. The fortnight has been counted since 3022 and has never once been missed. Ref. CIBT-3025-8574-8		
30 Jan	Temporal Health Plan	-15,370	52,351,490
	Three signatures sit under this reimbursement, two of them the auditors' and the third the auditors' again, which the plan takes to mean that the first two were not quite certain. The sum agrees with the provider's invoice to the cent, so the plan has let the third stand as a courtesy. Ref. CIBT-3025-CFFA-4		
31 Jan	Interest at 3.60% APY	+152,731	52,504,221
	Interest for 28 days is shown as one line because the statement printer could not split the period at the year's boundary. The line is correct, and the printer has been asked to behave better. Ref. CIBT-3025-1DEA-3		

Closing balance, month by month

Highest 52,504,221 s · lowest 32,818,032 s



February 3024 January 3025

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 1525-0708 3025-01